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Docket No.: K3281.0012

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Hidehiro Matsumoto

Application No.: 10/071,200

Confirmation No.: 2948

Filed: February 11, 2002

Art Unit: 3622

For: PERSONAL ACCOUNT COLLECTING
SYSTEM CAPABLE OF READILY
COLLECTING INFORMATIONS OF
ACCOUNTS OF PERSONS

Examiner: D. Lastra

AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION

U.S. Patent and Trademark Office
220 20th Street S.
Customer Window, Mail Stop Amendment
Crystal Plaza Two, Lobby, Room 1B03
Arlington, VA 22202

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated March 21, 2005 (Paper No. 20050303),
please amend the above-identified U.S. patent application as follows:

FEE CALCULATION

Any additional fee required has been calculated as follows:

| | Claims Remaining After Amendment | Highest Number Previously Paid | Number Extra Claims Present | Rate | Additional Fee |
|---|--|--------------------------------------|--------------------------------|------|-------------------|
| Total | 19 | - 20* = | | X | 0 |
| Independent | 3 | - 3** = | | X | 0 |
| First presentation of Multiple Dependent Claim(s) (if applicable) | | | | | |
| TOTAL | | | | | 0 |

*not less than 20

** not less than 3

No additional fee is required.

In the event a fee is required or if any additional fee during the prosecution of this application is not paid, the Patent Office is authorized to charge any underpayment or credit any overpayment to Deposit Account No. 50-2215.

CONTINGENT EXTENSION REQUEST

If this communication is filed after the shortened statutory time period had elapsed and no separate Petition is enclosed, the Commissioner of Patents and Trademarks is petitioned, under 37 CFR 1.136(a), to extend the time for filing a response to the outstanding Office Action by the number of months which will avoid abandonment under 37 CFR 1.135. The fee under 37 CFR 1.17 should be charged to our Deposit Account No. 50-2215.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 7 of this paper.